

**Information to identify the case:**

Debtor 1	<u>Christina Santa Maria</u>	Social Security number or ITIN	xxx-xx-4820
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-19540-JKS			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Christina Santa Maria

8/22/19

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Christina Santa Maria  
 Debtor

Case No. 19-19540-JKS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Aug 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 24, 2019.

db  
 518237528 Christina Santa Maria, 121 Split Rock Ln, Park Ridge, NJ 07656-1040  
 518237529 Apothaker Scian P.C., 520 Fellowship Rd Ste C306, Mount Laurel, NJ 08054-3410  
 518237530 +Bergen County Superior Court, 10 Main St, Hackensack, NJ 07601-7069  
 518237536 Bureau of Account Mana, 3607 Rosemont Ave Ste 50, Camp Hill, PA 17011-6943  
 518237536 +Celentano Stadtmauer & Walentowicz LLP, 1035 US Highway 46, Clifton, NJ 07013-7481  
 518237538 Enhance Dermatology, 221 W Grand Ave Ste 102B, Montvale, NJ 07645-1729  
 518237540 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096  
 (address filed with court: Fsb Blaze, 5501 S Broadband Ln, Sioux Falls, SD 57108-2253)  
 518237539 First Saving Bank / Blaze, Attn: Bankruptcy, PO Box 5096, Sioux Falls, SD 57117-5096  
 518237541 Hackensack UMC Hospital, 30 Prospect Ave, Hackensack, NJ 07601-1915  
 518237543 Lvnv Funding LLC, Greenville, SC 29601  
 518237546 MILSTEAD & ASSOCIATES LLC, 1 E Stow Rd, Marlton, NJ 08053-3118  
 518237547 NORDSTROM FSB, 60 E 14th St, New York, NY 10003-4140  
 518237549 Pressler and Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020  
 518237551 Sparks, Keith Alan, Stenger & Stenger PC, 2618 E Paris Ave SE, Grand Rapids, MI 49546-2454

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Aug 23 2019 00:24:14 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 23 2019 00:24:12 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 cr EDI: BECKLEE.COM Aug 23 2019 07:14:00 American Express National Bank, Becket & Lee, LLP, PO Box 3001, Malvern, PA 19355-0701  
 518347113 EDI: BECKLEE.COM Aug 23 2019 07:14:00 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 518237531 EDI: CAPITALONE.COM Aug 23 2019 07:17:00 Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
 518237532 EDI: CAPITALONE.COM Aug 23 2019 07:17:00 Capital One Bank USA N, PO Box 30281, Salt Lake City, UT 84130-0281  
 518237533 EDI: CAPITALONE.COM Aug 23 2019 07:17:00 Capital One N.A., PO Box 30281, Salt Lake City, UT 84130-0281  
 518237535 +E-mail/Text: bankruptcy@cavps.com Aug 23 2019 00:24:27 Cavalry SPV I, LLC, 500 Summit Lake Dr Ste 400, Valhalla, NY 10595-2321  
 518237534 E-mail/Text: bankruptcy@cavps.com Aug 23 2019 00:24:27 Cavalry Spv I LLC, 500 Summit Lake Dr, Valhalla, NY 10595-1340  
 518237537 EDI: RCSFNBMARIN.COM Aug 23 2019 07:15:00 Credit One, PO Box 98873, Las Vegas, NV 89193-8873  
 518237542 EDI: RESURGENT.COM Aug 23 2019 07:16:00 LVNV Funding LLC, PO Box 10675, Greenville, SC 29603-0675  
 518237545 EDI: MID8.COM Aug 23 2019 07:14:00 Midland Funding, 2365 Northside Dr # 300, San Diego, CA 92108-2709  
 518237544 EDI: MID8.COM Aug 23 2019 07:14:00 Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709  
 518237548 EDI: PRA.COM Aug 23 2019 07:14:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952  
 518237550 E-mail/Text: jennifer.chacon@spservicing.com Aug 23 2019 00:24:59 Select Portfolio Servicing, Inc, Attn: Bankruptcy, PO Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 24, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 29

Date Rcvd: Aug 22, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 22, 2019 at the address(es) listed below:

John Sywilok sywilokattorney@sywilok.com, nj26@ecfcbis.com  
John Sywilok on behalf of Trustee John Sywilok sywilokattorney@sywilok.com, nj26@ecfcbis.com  
Kevin Gordon McDonald on behalf of Creditor U.S. Bank NA, successor trustee to Bank of  
America, NA, successor in interest to LaSalle Bank NA, as trustee, et al  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Paul Anthony Figueroa, III on behalf of Debtor Christina Santa Maria figueroa@focusedlaw.com,  
andres@focusedlaw.com;g35648@notify.cincompass.com;soltis@focusedlaw.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5